

## CMAP Employee Benefits Package

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### Earned Leave

#### Sick Leave

One day per month

There is no limit on the amount of sick leave that can be accrued. No pay-out of sick leave upon separation. Any unused sick leave will be reported to retirement service and converted to service credit.

#### Vacation Leave

|                     |              |
|---------------------|--------------|
| 1-4 years service   | 12 days/year |
| 5-8 years service   | 15 days/year |
| 9-12 years service  | 18 days/year |
| 13-16 years service | 21 days/year |
| 17 + years service  | 24 days/year |

A maximum of 30 days of vacation may be accrued. If you have 30 days accrued time, no additional accrual time will be provided until balance is below 30 days.

#### Personal Business/Floating Holidays

3 days per year

Personal Business/Floating Holidays must be used within the year earned and is not paid out upon separation.

#### Parental Leave

Two weeks of paid time off is available for maternal or paternal leave for the birth or adoption of a child. Parental leave can be taken within the first 12 months after birth or adoption.

#### Holidays

New Years Day  
Martin Luther King Day  
President's Day  
Memorial Day  
Independence Day  
Labor Day  
Columbus Day  
Veterans Day  
Thanksgiving Day  
Day after Thanksgiving  
Christmas Day

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## Employee Development

### Tuition Reimbursement

For all full-time employees pursuing degree programs that enhance CMAP goals. Requires prior management approval, based on funding availability.

Earned Grade of A 80%

Earned Grade of B 60 %

\*If a private university is attended, reimbursement will be equivalent to cost at UIC.

### Conference/Training

Requires prior management approval, based on priority and available funding.

100%

### License and Association Dues

Requires prior management approval.

\$250 maximum per fiscal yr./employee.

## Insurance Benefits

### Health Coverage (\$/month/employee)

Blue Cross Blue Shield (premium increase average 10.1%)

|                     | HMO      |          |           | PPO      |           |           |
|---------------------|----------|----------|-----------|----------|-----------|-----------|
|                     | Employee | CMAP     | Total     | Employee | CMAP      | Total     |
| Employee            | \$61.08  | \$346.09 | \$407.17  | \$82.91  | \$469.80  | \$552.71  |
| Employee + Spouse   | \$165.20 | \$660.79 | \$825.99  | \$280.30 | \$840.91  | \$1121.21 |
| Employee + Children | \$155.85 | \$623.39 | \$779.24  | \$264.44 | \$793.22  | \$1057.76 |
| Family              | \$239.61 | \$958.43 | \$1198.04 | \$406.57 | \$1219.70 | \$1626.27 |

### Dental Coverage

Delta Dental (no premium increase for FY 2009)

|                   | Dental DHMO |         |         | Dental PPO* |         |          |
|-------------------|-------------|---------|---------|-------------|---------|----------|
|                   | Employee    | CMAP    | Total   | Employee    | CMAP    | Total    |
| Employee Only     | \$0.00      | \$16.97 | \$16.97 | \$5.56      | \$31.50 | \$37.06  |
| Employee + Spouse | \$6.28      | \$25.10 | \$31.38 | \$17.87     | \$53.61 | \$71.48  |
| Employee + Child  | \$7.09      | \$28.35 | \$35.44 | \$18.43     | \$55.28 | \$73.70  |
| Family            | \$9.97      | \$39.89 | \$49.86 | \$31.91     | \$95.73 | \$127.64 |

\*The CMAP share of the Dental PPO splits were increased this year from 73% for employee only and 50% for the other coverages to 85% for employee only and 75% for the others.

## CMAAP Employee Benefits Package

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### Vision Coverage

VSP (no premium increase for FY 2009)

|                          | Employee | CMAAP   | Total   |
|--------------------------|----------|---------|---------|
| <b>Employee Only</b>     | \$0.00   | \$9.31  | \$9.31  |
| <b>Employee + Spouse</b> | \$2.98   | \$11.92 | \$14.90 |
| <b>Employee + Child</b>  | \$3.04   | \$12.17 | \$15.21 |
| <b>Family</b>            | \$4.90   | \$19.62 | \$24.52 |

### Life and Disability Coverage

CMAAP funded \$75,000. Optional, employee paid additional life insurance will be made available at a maximum of \$300,000, based on a sliding age rate and with approval of insurance carrier. See table below for rates.

| Age   | Voluntary Life Only<br>Per/\$1000 | Voluntary Life + AD&D*<br>Per/\$1000 |
|-------|-----------------------------------|--------------------------------------|
| <30   | 0.08                              | 0.105                                |
| 30-34 | 0.09                              | 0.115                                |
| 35-39 | 0.13                              | 0.155                                |
| 40-44 | 0.21                              | 0.235                                |
| 45-49 | 0.35                              | 0.375                                |
| 50-54 | 0.52                              | 0.545                                |
| 55-59 | 0.77                              | 0.795                                |
| 60-64 | 1.27                              | 1.295                                |
| 65-69 | 2.30                              | 2.325                                |
| 70-74 | 3.25                              | 3.275                                |
| 75-99 | 7.02                              | 7.045                                |

### Short & Long Term Disability

CMAAP currently provides disability insurance coverage for full-time employees at no cost to the employee. The insurance will pay 60% of your weekly salary up to a maximum amount of time contingent on the plan.

## OTHER BENEFITS

### Retirement

Employee participation in Illinois Municipal Retirement Fund (IMRF) is required if an employee is expected to work more than 1,000 hours over a twelve month period (600 hours if the employee participated in IMRF prior to January 1, 1982). CMAAP contributes on behalf of its employees to IMRF at a rate established by IMRF. Employees currently are required to contribute 4½% of their gross income to IMRF.

## **CMAAP Employee Benefits Package**

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IMRF benefits after one year of service currently include a death benefit equal to one year's salary plus the return of member contributions, surviving spouse and disability benefits, as well as retirement benefits. Contributions are treated as deferred compensation for tax purposes. Vesting in the program occurs after eight years of service.

In 2007 state legislation was passed to allow state employees who accepted employment with CMAP, a one-time selection of remaining with the State Retirement System (SERS) instead of participating in IMRF. SERS requires an employee contribution of 4% of their gross income.

### **Employee Assistance Program (EAP)**

The EAP provides staff with a 24-hour toll-free hotline to call for guidance on personal or work-related issues. Trained consultants listen to the staff member's issues, assess their needs, make initial recommendations, and when appropriate refer them to local specialists to assist with resolution of the issue. Additional information can be provided upon request.

### **Flextime**

Employees have an opportunity to participate in a flexible work schedule which allows the 75 hour pay period to be completed in 9 days during the two-week pay period, provided there is advance approval by your deputy.

## **VOLUNTARY BENEFITS**

### **Deferred Compensation (457 Plan)**

All employees are eligible to participate in the optional deferred compensation plan offered by the ICMA Retirement Corporation. Staff members who enroll in this program elect to have a certain percentage or amount of their pay "deferred" on a pre-tax basis until retirement. Employees may join or change their contribution amounts or investment choices at any time. The annual maximum deferral amount is \$16,500. The catch-up maximum is \$5,500. The ICMA Retirement Corporation provides a variety of investment options.

### **Flexible Spending Accounts**

FlexSave of America administers our flexible spending accounts. The plan provides tax savings to the employee by reducing employee medical premiums and medical or dependent care elections from gross salary prior to calculation of federal income and social security taxes. Since taxable income is reduced by the amount contributed, employees pay less in taxes, and have more take-home pay. Reimbursement is available by a FlexSave credit card, check or direct deposit.

## CMAP Employee Benefits Package

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- Healthcare – a healthcare reimbursement account is available for those individuals who are interested in having money deducted from their paycheck pre-tax and put into an account for medical expenses not covered under any insurance plan. The maximum pre-tax benefit is \$5,000 annually.
- Dependent Care – a dependent care reimbursement account is available for those individuals who are interested in having money deducted from their paycheck pre-tax and put into an account for eligible dependent care expenses. The maximum pre-tax benefit is \$5,000 annually.